

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/660,814	JEMELLA ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	JAGDISH PATEL	3624	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 9/12/05.
2. ☒ The allowed claim(s) is/are 1,3-7 and 10-42.
3. ☐ The drawings filed on \_\_\_\_\_ are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☒ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |  |
|---|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)            |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br>Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment                               |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material          | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance   |
|   | 9. <input type="checkbox"/> Other _____.   |

### **DETAILED ACTION**

1. This communication is in response to amendment filed 9/13/05.

#### ***Response to Amendment***

2. Claims 1, 10-12, 41 and 42 have been amended.
3. Claims 1, 3-7, 10-42 are pending and have been allowed.

#### ***Drawings***

4. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because the drawings filed on 9/13/200 contain the following defects:

- a. The text shown in the flowcharts (see Figures, 2-8) extends outside the flowchart blocks (e.g. decision block 900 Figure 6).
- b. No margins provided (see Figures 2-5).
- c. In some figures (example Figure 4), there appears images of hole punch covering the figures.

Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

#### ***Reasons for Allowance***

5. The following is an examiner's statement of reasons for allowance:

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The claimed inventions pertain to an apparatus and method for enabling receiving, servicing, decision-making on, maintaining and administrating service charge adjustments over an automated platform, and more particularly, to a system and method for providing a fully automated process for receiving a request for a service charge adjustment by a customer, and processing the request within a financial institution prior to delivering a decision on whether to approve the request.

The following prior art is deemed closest prior art pertinent to the claimed subject matter.

Remington (US Pat. 6070150) teaches a bill presentment and payment system and method. Remington teaches that the exact information and format contained in the bill is controlled by the biller. For example, the UI for certain types of bills can provide a line-by-line itemization of the bill, along with predefined dispute reasons which the consumer can check to challenge particular items on the bill. The bill can then be automatically or manually adjusted to reflect any disputed amounts. The UI also permits the consumer to open dialog boxes to more fully explain reasons for disputing a bill, or to change an address, or to submit other types of communication.

Fleming (US Pat. 5953710) an apparatus for providing a customer with an opportunity to request an adjustment to a customer's account, comprising an automated interface (refer to Fig. 8 Bank Customer Account Information system having an automated Bank Approval Processing System 10). A request from the customer to adjust an account is received via a touch-tone telephone at the automated interface.

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Subsequently a decision is automatically rendered on the request using the automated interface and presented to the customer with the decision via the touch-tone phone.

Claims 1, 3-7, 10-42: Remington and Fleming as discussed above as closest prior art of record fails to teach or suggest an apparatus or a method for providing a customer with an opportunity to request an adjustment to said customer's account, which comprises the following features:

delivering the request to an automated interface, wherein the automated interface is operable to perform at least the functions of:

- (1) retrieving at least one business rule from a business rules databases and
- (2) applying the at least one business rule to arrive at a decision delivering the request to an automated interface;

and

wherein the automated interface is operable to perform each of the following:

- determining the cost-effectiveness of granting the request;
- rating the profitability of granting the request.

Note that the aforementioned claim features have been interpreted in view of Figure 5, steps 304, 312, page 12 lines 17-24 and p.18 "Profitability Measures". In the foregoing analysis the terms "Cost-effectiveness" and "profitability" are given the following usual meanings:

Profitability = positive monetary effect

Cost-effectiveness = ability to generate sufficient value to offset the cost associated with the request

6. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Hoffman (US Pat. 5297028) discloses a system for enabling a marketer of goods or services, a general purpose credit card firm such as Visa or MasterCard, or another similarly situated entity to offer an attractive incentive to customers toward use of a general purpose credit card, the purchase of goods, the purchase of services, or other financial activity which costs the offering entity far less than promotional schemes or arrangements conventionally used.

Remington et al (US 6070150) disclose a bill presentment and payment remittance system for use over an electronic network, and particularly the Internet. The system allows the biller to create a bill and payment remittance information in any desired format the biller chooses. The biller submits the bill and associated payment remittance information by electronically transmitting it over the Internet to the consumer. The bill is presented to the consumer through a user interface (UI).

Lalonde (US 5477040) teaches a method of facilitating charge transactions using a structure which includes, a charge card selector card, point of charge transaction means point of charge card selection means, and a plurality of charge card issuers each including point of credit authorization means, whereby in accordance with the method of the invention a card holder of a plurality of separate charge cards issued by a plurality of separate charge card issuers may make charge transactions at a charge card accepting merchant with the charge card selector card and

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the charge transactions are charged to predetermined charge cards of the card holder in accordance with the card holder's predetermined preference or altered preference, interest rates and credit limits on particular charge cards, and promotions of charge card issuers.

Owens (US 6047267) discloses apparatuses for tracking multiple payment resources and charging transactions to multiple payment resources according to a flexible rating engine in an on line transaction processing system.

Stevens (US 6327570) teaches an invention that relates to a system and method that computerizes traditional companies with customized individual addressable electronic direct marketing, self-service automation, and customer care support. This system comprises a private network that connects product companies, manufacturers, stores, educational institutions, travel companies, health-sport-wellness facilities, medical providers, community resources, financial institutions, and many others to a specified individual customer.

Walker et al. (US 6374230) discloses a method, apparatus, and program for modifying the terms of existing credit accounts and customizing the terms of new credit accounts to meet specific customer needs.

Logan et al. (US 6493680) discloses an invention that relates generally to the field of batch processing and more specifically to bill generation through a batch process. The invention has particular applicability to a billing system for periodically generating bills for cable television subscribers.

Hamamoto et al. (JP02000231668A) discloses a POS integrated type automatic cash transaction which improves article management, sales management, and fund operation efficiency and improves security service by arranging the POS integrated type automatic transaction system.

Lacity, Mary C et al.; The information systems outsourcing bandwagon, Sloan Management Review v35n1 PP: 73-86 Fall 1993 discloses a general state of art as pertains to customary procedures and due diligence required by businesses as related outsourcing decisions.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571)272-6747. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3624)

9/21/05